

Information to identify the case:		
Debtor 1: Jayson A. Kraft First Name Middle Name Last Name		Social Security number or ITIN: xxx-xx-5126 EIN: _____
Debtor 2: (Spouse, if filing) Jennifer R. Kraft First Name Middle Name Last Name		Social Security number or ITIN: xxx-xx-6830 EIN: _____
United States Bankruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter: 13 11/2/23
Case number: 23-22346-CMB		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jayson A. Kraft	Jennifer R. Kraft
2. All other names used in the last 8 years		
3. Address	3677 W. Crawford Ave. Dunbar, PA 15431	3677 W. Crawford Ave. Dunbar, PA 15431
4. Debtor's attorney Name and address	Matthew M. Brennan Law Office of Matthew M. Brennan, Esq. 201 S. Highland Ave. Suite 201 Pittsburgh, PA 15206	Contact phone 412-414-9366 Email: attorneymatthewbrennan@gmail.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteewdpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. - Fri. Pittsburgh Office: 9:00a.m. - 4:30p.m. Erie Office: 9:00a.m. - 4:30p.m. Contact phone 412-644-2700 Date: 11/8/23

For more information, see page 2

Debtor Jayson A. Kraft and Jennifer R. Kraft

Case number 23-22346-CMB

7. Meeting of creditors	December 4, 2023 at 02:00 PM	Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com , meetings@chapter13trusteedpa.com
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 2/2/24 Filing deadline: 1/11/24 Filing deadline: 4/29/24
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically through the court's website at http://www.pawb.uscourts.gov/filing-proof-claim using the Electronic Proof of Claim ("ePOC") System. Additional information regarding obtaining a proof of claim form (Official Form B410) and filing a proof of claim, including information regarding filing a claim by regular mail, can be found at the court's website at http://www.pawb.uscourts.gov/filing-proof-claim . If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
9. Filing of plan, objections and hearing	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
	The debtor has filed a plan, which is attached. An initial hearing on confirmation will be conciliated by the chapter 13 trustee and will be held immediately following the meeting of creditors on: 12/4/23 at 02:00 PM , Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteedpa.com	
	Creditors have the duty to promptly review all plans and present any objections in a timely manner. Objections to the initial Chapter 13 plan shall be filed with the bankruptcy clerk's office and served on the debtor, counsel for the debtor (if any), and the Chapter 13 Trustee by no later than 7 days before meeting of creditors. Parties objecting to the Plan must attend the meeting of creditors duly scheduled pursuant to Section 7 above. To the extent a written objection is not resolved at the meeting of creditors/conciliated initial confirmation hearing or prior to or at the date set for continued conciliation conferences the plan will be set for a contested plan hearing. If no objections are timely filed, or filed objections are not prosecuted at the initial confirmation hearing or continued conciliation conferences, the Trustee may assume and the court may determine that the objection has been withdrawn, and the plan has been proposed in good faith and not by any means forbidden by law without receiving evidence on such issues.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

In re:
Jayson A. Kraft
Jennifer R. Kraft
Debtors

Case No. 23-22346-CMB
Chapter 13

District/off: 0315-2
Date Rcvd: Nov 08, 2023

User: auto
Form ID: 309iPGH

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Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2023:

Recip ID	Recipient Name and Address
db/jdb	Jayson A. Kraft, Jennifer R. Kraft, 3677 W. Crawford Ave., Dunbar, PA 15431-2210
15653741	Excela Health Frick, PO Box 645788, Pittsburgh, PA 15264-5255
15653742	Excela Health Medical Group, PO Box 645189, Pittsburgh, PA 15264-5189
15653743	Excela Health Physician Practices, PO Box 645643, Pittsburgh, PA 15264-5254
15653744	Excela Health Westmoreland, PO Box 640886, Pittsburgh, PA 15264-0886
15653749	Medfinancial Services, 298 N Seven Oaks Dr., Knoxville, TN 37922-2369
15653748	Medfinancial Services, Department #888183, Knoxville, TN 37995-0001

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: attorneymatthewbrennan@gmail.com	Nov 09 2023 00:02:00	Matthew M. Brennan, Law Office of Matthew M. Brennan, Esq., 201 S. Highland Ave., Suite 201, Pittsburgh, PA 15206
tr	+ Email/Text: bnc@chapter13trusteewdpa.com	Nov 09 2023 00:02:00	Ronda J. Winneccour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Nov 09 2023 04:52:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 09 2023 00:02:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 09 2023 04:52:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 09 2023 00:02:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Nov 09 2023 00:03:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: AISACG.COM	Nov 09 2023 04:51:00	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15653733	Email/Text: Bankruptcy@arstrat.com	Nov 09 2023 00:02:00	ARstrat, 14141 Southwest FWY Suite 300, Sugar Land, TX 77478
15653732	EDI: GMACFS.COM	Nov 09 2023 04:51:00	Ally Financial, PO Box 380902, Minneapolis, MN 55438-0902
15653735	+ Email/Text: bankruptcy@bbandt.com	Nov 09 2023 00:02:00	BB&T/Truist, Attn: Bankruptcy, Po Box 1847,

District/off: 0315-2

User: auto

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15653734	+ EDI: BANKAMER.COM	Nov 09 2023 04:51:00	Wilson, NC 27894-1847 Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
15653736	+ EDI: CAPITALONE.COM	Nov 09 2023 04:51:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15653738	+ EDI: CITICORP.COM	Nov 09 2023 04:51:00	Citibank, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15653739	+ EDI: DISCOVER.COM	Nov 09 2023 04:51:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
15653740	+ EDI: DISCOVERPL	Nov 09 2023 04:52:00	Discover Personal Loans, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
15654911	+ EDI: DISCOVERPL	Nov 09 2023 04:52:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
15654616	Email/Text: collecadminbankruptcy@fnni.com	Nov 09 2023 00:02:00	First National Bank of Omaha, 1620 Dodge St Stop Code 3113, Omaha, NE 68197
15653746	Email/Text: collecadminbankruptcy@fnni.com	Nov 09 2023 00:02:00	Fnb Omaha, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
15654924	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Nov 09 2023 00:02:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
15653745	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Nov 09 2023 00:02:00	First National Bank of Pennsylvania, Attn: Legal Dept, 3015 Glimcher Blvd, Hermitage, PA 16148-3343
15653747	EDI: IRS.COM	Nov 09 2023 04:51:00	Internal Revenue Service, Insolvency Remittance, PO Box 7317, Philadelphia, PA 19101-7317
15653737	EDI: JPMORGANCHASE	Nov 09 2023 04:51:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15653750	+ EDI: NAVIENTFKASMSERV.COM	Nov 09 2023 04:52:00	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes Barre, PA 18773-9500
15653752	Email/Text: bkrgeneric@penfed.org	Nov 09 2023 00:02:00	Pentagon Federal Credit Union, Attn: Bankruptcy, P.O. Box 1432, Alexandria, VA 22313
15653751	+ Email/Text: bkrgeneric@penfed.org	Nov 09 2023 00:02:00	Pentagon FCU, Attn: Bankruptcy, Po Box 1432, Alexandria, VA 22313-1432
15653753	+ Email/Text: ngisupport@radiusgs.com	Nov 09 2023 00:02:00	Radius Global Solutions LLC, 7831 Glenroy Road, Suite 250-A, Minneapolis, MN 55439-3132
15655027	Email/Text: bankruptcy@bbandt.com	Nov 09 2023 00:02:00	Sheffield Financial, a division of Truist Bank, PO Box 1847, Wilson, NC 27894-1847
15653754	+ EDI: RMSC.COM	Nov 09 2023 04:51:00	Syncb/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15653755	+ EDI: RMSC.COM	Nov 09 2023 04:51:00	Syncb/Levin Furniture, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15653756	+ EDI: RMSC.COM	Nov 09 2023 04:51:00	Syncb/walmart, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15653757	+ EDI: RMSC.COM	Nov 09 2023 04:51:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15653758	+ EDI: RMSC.COM	Nov 09 2023 04:51:00	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15653759	+ EDI: RMSC.COM	Nov 09 2023 04:51:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15653760	Email/Text: vdilambro@uwm.com	Nov 09 2023 00:02:00	United Wholesale Mortgage, Attn: Bankruptcy, 585 South Boulevard East, Pontiac, MI 48341

District/off: 0315-2

User: auto

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15653761

+ EDI: WFFC2

Nov 09 2023 04:51:00

Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home
Campus Mac X2303-01a 3rd Floor, Des Moines,
IA 50328-0001

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2023 at the address(es) listed below:

Name	Email Address
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Matthew M. Brennan	on behalf of Joint Debtor Jennifer R. Kraft attorneymatthewbrennan@gmail.com
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Matthew M. Brennan	on behalf of Debtor Jayson A. Kraft attorneymatthewbrennan@gmail.com
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Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
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Ronda J. Winnecour	cmecl@chapter13trusteewdpa.com
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TOTAL: 4